



To: Kemper Producers
From: Bob Lindemann, President, Commercial Lines, Kemper
Date: August 12, 2003
Re: **UPDATE:** Middle Market and Small Business Branch Consolidations

NOTE: The following is an update to correspondence previously sent on June 13, 2003. Included below is an update to the Middle Market office closing chart, policy prefix information that will help you quickly find the appropriate Kemper office and e-mail addresses for our ongoing branches. Please circulate this information widely within your organization.

The information below is limited to changes associated with our Small and Middle Market P&C businesses. Other Kemper business units are not covered by this communication. These units have established their own run-off plan and may still reside in the locations specified below. Additional updates are available under the "Run-Off Contact Information" link located at the top of the Kemperinsurance.com website.

As you are aware, on May 9, the St. Paul purchased the renewal rights to certain small and middle market lines of Kemper business. In conjunction with this transaction, as well as our decision to cease underwriting new and renewal policies, we are in the process of consolidating our field offices to facilitate an orderly runoff of existing policies.

Given the magnitude of the changes underway, we thought it would be helpful to provide you with the following grids that identify transition date, transition leaders, and supporting contact information. This will allow you to continue to secure the support to you may need on routine items such as endorsements, loss run requests etc. You will continue to receive further announcements as future developments dictate. We are also publishing guidelines by line of business for policy changes on our web-site.

Policy Prefix Information

To assist with locating the correct Middle Market business unit responsible for your account, please refer to the following chart:

Policy Prefix	Middle Market Business Unit
2xx	Large Accounts
3AE, 3AM, 3AT, 3AU	Inland Marine
3DM, 3OM, 3OT	Ocean Marine
3QD	Export 7/International
3LD, 3SR or 3SX	Excess Casualty Umbrella
3xx	Middle Market - General (unless otherwise listed here)
7xx	Small Business Group (SBG)

Middle Market Branch Accounts - Policy prefixes beginning with 3xx but excluding '3AE', '3AM', '3AT', '3AU', '3OM', '3OT', '3DM' and '3QD'

(Inland Marine, Ocean Marine, Export 7/International, Large Accounts (LAC), Excess Casualty Umbrella and Small Business Group (SBG) files are addressed separately)

Middle market branch account policies will continue to be processed in the field offices listed below until the closing date. Thereafter, the files will be transferred to their designated receiving branches.

Closing Branch	Closing Date	Receiving Branch	E-mail address
Anaheim	10/31/2003	Chicago	Mid_Mkt_Anaheim@Kemperinsurance.com
Atlanta	06/27/2003	Berkeley Heights	Mid_Mkt_BerkeleyHeights@Kemperinsurance.com
Baltimore	06/13/2003	Berkeley Heights	Mid_Mkt_BerkeleyHeights@Kemperinsurance.com
Berkeley Heights	04/30/2004	To be announced	Mid_Mkt_BerkeleyHeights@Kemperinsurance.com
Boston	08/15/2003*	Berkeley Heights	Mid_Mkt_BerkeleyHeights@Kemperinsurance.com
Charlotte	06/27/2003	Berkeley Heights	Mid_Mkt_BerkeleyHeights@Kemperinsurance.com
Chicago	04/30/2004	To be announced	Mid_Mkt_Chicago@Kemperinsurance.com
Dallas	06/27/2003	Chicago	Mid_Mkt_Chicago@Kemperinsurance.com
Greatland (Ohio)	04/30/2004	To be announced	No new e-mail site has been established for Greatland
Long Island	08/15/2003*	Berkeley Heights	Mid_Mkt_BerkeleyHeights@Kemperinsurance.com
Los Angeles	06/27/2003	Anaheim	Mid_Mkt_Chicago@Kemperinsurance.com
Minneapolis	06/27/2003	Chicago	Mid_Mkt_Chicago@Kemperinsurance.com
Phoenix	06/21/2003	Chicago	Mid_Mkt_Chicago@Kemperinsurance.com
San Francisco	08/15/2003	Chicago	Mid_Mkt_Chicago@Kemperinsurance.com

* Update from prior communication

Use the e-mail address for general policy change requests. Refer to the Run-Off Contact listing for contacts, phone and fax numbers for other questions as needed.

Inland Marine Policies - Policy prefixes beginning with '3AE', '3AM', '3AT' or '3AU'

All Marine policy processing has been consolidated into our Chicago and Berkeley Heights branches effective 06/09/2003. The contact information for receiving branches is as follows:

Closing Branch - Midwest/West	Receiving Branch - Chicago
Anaheim	500 West Madison Suite 1100 Chicago, IL 60661 Toll Free: (800) 621-2161 Fax: (312) 559-2173 Main: (312) 559-2100 e-mail: Marine_Chicago@Kemperinsurance.com Primary Contact: John Coyne, Underwriting Consultant Secondary Contact: Greg Jones, Branch Operations Director
Detroit	
Houston	
Los Angeles	
Minneapolis	
Phoenix	
San Francisco	
Seattle	
St. Louis	
Closing Branch - Northeast/East	Receiving Branch - Berkeley Heights
Atlanta	P.O. Box 608 Berkeley Heights, NJ 07922-0608 Toll Free: (866) 727-5041 Fax: (908) 286-5210 Main: (908) 286-5200 e-mail: Marine_BerkeleyHeights@Kemperinsurance.com Primary Contact: Susan Moritz, Marine Specialist Secondary Contact: Ray Jannelli, Branch Operations Director
Baltimore	
Boston	
Long Island	
Philadelphia	

Ocean Marine Policies - Policy prefixes beginning with '3DM', '3OM' or '3OT'

Closing Branch	Receiving
All Branches	Robert Wilkinson Commercial Package Senior Consultant Kemper Insurance Companies 1 Kemper Drive Long Grove, IL 60049 Direct: (847) 320-4642 Fax: (847) 320-2400 e-mail: Rwilkins@Kemperinsurance.com

Export 7/International Policies - Policy prefixes beginning with '3QD'

Closing Branch	Receiving
All Branches	Robert Wilkinson Commercial Package Senior Consultant Kemper Insurance Companies 1 Kemper Drive Long Grove, IL 60049 Direct: (847) 320-4642 Fax: (847) 320-2400 e-mail: Rwilkins@Kemperinsurance.com

Large Account (LAC) Policies - Policy prefixes beginning with '2xx'

All Large Account policy processing is being consolidated in our St. Louis, MO and Concord, CA branches effective 06/23/2003. The contact information for receiving branches is as follows:

Closing Branch - Midwest/West	Receiving Branch - Concord, CA
Anaheim	1390 Willow Pass Road Suite 500 Concord, CA 94520 Toll Free: (800) 874-8523 Fax: (925) 677-3401 Main: (925) 677-3439 e-mail: Large_Accounts_SanFran@Kemperinsurance.com Primary Contact: Jordis Fasheh, LAC Regional Underwriting Manager Secondary Contact: Sophia Ward, Senior Underwriting Technician
Chicago	
Dallas	
Detroit	
Los Angeles	
Minneapolis	
Phoenix	
San Francisco	
Closing Branch - East/Northeast	Receiving Branch - St. Louis, MO
Atlanta	P.O. Box 14648 St. Louis, MO 43178-4648 Toll Free: (800) 325-9671 Fax: (314) 301-7560 Main: (314) 962-4777 e-mail: Large_Accounts_StLouis@Kemperinsurance.com Primary Contact: Diane Arsenault, Large Account Manager Secondary Contact: Diane Stiehl, Region Operations Analyst
Berkeley Heights	
Boston	
Charlotte	
Long Island	
St. Louis	

Excess Casualty Umbrella Policies - Policy prefixes beginning with '3LD', '3SR' or '3SX'

Umbrella policies supported by Kemper Middle Market Insurance policies have been consolidated in our New York Branch.

Closing Branch	Receiving
All Branches	Tom Hughes Underwriting Resource Manager Kemper Insurance Companies 30 Rockefeller Plaza 11 th Floor New York, New York 10112-0002 Direct: (646) 710-7032 Fax: (646) 710-6629 e-mail: Tom.Hughes@Kemperinsurance.com

Small Business Group (SBG) Policies - Policy prefixes beginning with '7xx'

All Small Business Group policy processing will remain in the Syracuse and Overland Park regional processing centers until 04/30/2004. Further announcements will be released as we get closer to this key date. Email addresses for the Small Business Group policies are as follows:

Overland Park SBG Center: opkofficeservices@Kemperinsurance.com
Syracuse SBG Center: syrofficeservices@Kemperinsurance.com

See the Run-Off Contact list for central phone and e-mail information for policy change requests and questions.